

Form elsnodsc – ntclsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-18101-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ismet Altunbilek  
27 High Point Terrace  
Sussex, NJ 07461

Rumable Altunbilek  
27 High Point Terrace  
Sussex, NJ 07461

Social Security No.:  
xxx-xx-3768

xxx-xx-3934

Employer's Tax I.D. No.:

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**NOTICE OF DEFICIENCY CONCERNING DISCHARGE**

You are hereby notified that the above-named case will be closed without entry of discharge on or after July 3, 2023 for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: June 1, 2023  
JAN: wdh

Jeanne Naughton  
Clerk

In re:  
Ismet Altunbilek  
Rumable Altunbilek  
Debtors

Case No. 18-18101-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jun 01, 2023

User: admin  
Form ID: clsnodsc

Page 1 of 2  
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 03, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Ismet Altunbilek, Rumable Altunbilek, 27 High Point Terrace, Sussex, NJ 07461-4219

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 01 2023 20:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 01 2023 20:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 03, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2023 at the address(es) listed below:

Name	Email Address
Alexander J. Rinaldi	on behalf of Debtor Ismet Altunbilek bankruptcy@srr-law.com 5390@notices.nextchapterbk.com
Alexander J. Rinaldi	on behalf of Joint Debtor Rumable Altunbilek bankruptcy@srr-law.com 5390@notices.nextchapterbk.com

District/off: 0312-2

User: admin

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Date Rcvd: Jun 01, 2023

Form ID: clsnodsc

Total Noticed: 3

Denise E. Carlon

on behalf of Creditor ABS REO Trust V dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor Bank of America N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor ABS Loan Trust VI dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor ABS Loan Trust V dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Jill Manzo

on behalf of Creditor Community Loan Servicing LLC f/k/a Bayview Loan Servicing, LLC bankruptcy@fskslaw.com

Jill Manzo

on behalf of Creditor Select Portfolio Servicing Inc., as servicer for Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2021-2 bankruptcy@fskslaw.com

Kevin Gordon McDonald

on behalf of Creditor Bank of America N.A. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Kevin Gordon McDonald

on behalf of Creditor ABS REO Trust V kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Marie-Ann Greenberg

on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

Marie-Ann Greenberg

magecf@magtrustee.com

Phillip Andrew Raymond

on behalf of Creditor Bayview Loan Servicing LLC phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

Steven P. Kelly

on behalf of Creditor Community Loan Servicing LLC f/k/a Bayview Loan Servicing, LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com

Steven P. Kelly

on behalf of Creditor Statebridge Company LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com

Steven P. Kelly

on behalf of Creditor Bayview Loan Servicing LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 17